

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
George Patterson, Jr.
DebtorCase No. 13-14255-mdc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 19

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db +George Patterson, Jr., 810 Sisler Road, Phoenixville, PA 19460-4505
 13094928 Jefferson Univ. Hosp., c/o State Coll. Srv. Inc., 2509 S. Stoughton Rd., PO Box 6250,
 Madison, WI 53716-0250
 13047969 +Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
 13047970 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 09 2019 02:46:40 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2019 02:46:11
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 09 2019 02:46:22 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13103506 EDI: AIS.COM Mar 09 2019 07:43:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13064125 +EDI: ACCE.COM Mar 09 2019 07:43:00 Asset Acceptance LLC, P.O. Box 2036,
 Warren Mi 48090-2036
 13047966 EDI: IRS.COM Mar 09 2019 07:43:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346
 13134844 EDI: JEFFERSONCAP.COM Mar 09 2019 07:43:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13161198 EDI: RESURGENT.COM Mar 09 2019 07:43:00 LVNV Funding, LLC its successors and assigns as,
 assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13172578 +E-mail/Text: blegal@phfa.org Mar 09 2019 02:46:14 PA Housing Finance Agcy.,
 211 N. Front St., Harrisburg, PA 17101-1406
 13161154 +EDI: RESURGENT.COM Mar 09 2019 07:43:00 PYOD, LLC its successors and assigns as assignee,
 of Springleaf Financial Services, Inc., Resurgent Capital Services, PO Box 19008,
 Greenville, SC 29602-9008
 13646624 EDI: Q3G.COM Mar 09 2019 07:43:00 Quantum3 Group LLC as agent for, NCEP LLC, PO Box 788,
 Kirkland, WA 98083-0788
 13096285 EDI: Q3G.COM Mar 09 2019 07:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13164001 EDI: Q3G.COM Mar 09 2019 07:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13164891 +EDI: CHRYSLER.COM Mar 09 2019 07:43:00 TD Auto Finance, PO BOX 9001921,
 Louisville KY 40290-1921
 13180119 EDI: ECMC.COM Mar 09 2019 07:43:00 U.S. Department of Education, PO Box 16448,
 St. Paul, MN 55116-0448

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13052178 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Et Al...
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
GEORGETTE MILLER on behalf of Debtor George Patterson, Jr. info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi
llerlaw.com
GEORGETTE MILLER on behalf of Plaintiff George Patterson, Jr. info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi
llerlaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1 George Patterson Jr.
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-14255-mdc**

Social Security number or ITIN **xxx-xx-3320**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George Patterson Jr.

3/7/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.